

In re:  
Craig B Rosen  
Debtor

Case No. 15-10435-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 10, 2022

User: admin  
Form ID: pdf900

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2022:

Recip ID	Recipient Name and Address
db	+ Craig B Rosen, 1420 Centennial Road, Narberth, PA 19072-1209
aty	#+ CHRISTOPHER MARKOS, Williams Cuker Berezofsky LLC, 1515 Market St., Suite 1300, Phila., PA 19102-1929
aty	+ EDWARD J DIDONATO, 2000 Market St., 20th Floor, Philadelphia, PA 19103-3222
aty	FOX ROTHSCCHILD LLP, 2000 Market St., 20th fl., Phila., PA 19103-3222
aty	+ FOX ROTHSCCHILD LLP, 10 Sentry Parkway, Suite 200, Blue Bell, PA 19422-2331
aty	+ MARK R. CUKER, The Cuker Law Firm, 2005 Market Street, Suite 1120, Philadelphia, PA 19103-7035
sp	+ Kelly & Herron, P.C., 1500 Market St., Centre Square-West Tower, Suite W-3110, Phila., PA 19102-2167
sp	#+ Williams Cuker Berezofsky, 1515 Market St., Ste. 1300, Phila., PA 19102-1929
13460644	+ Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
13663835	+ Blake Rosen, c/o Rebecca K. McDowell, Esq., 2 Penn Ctr., 1500 JFK Blvd., Ste. 920, Phila., PA 19102-1742
13663834	+ Blake Rosen, c/o Dimitri L. Karapelou, Esq., 2 Penn Ctr., 1500 JFK Blvd., Ste. 920, Phila., PA 19102-1742
14283620	+ Eastern Funding LLC, c/o Deirdre M. Richards, Esquire, Fineman Krekstein & Harris PC, 1801 Market Street, Suite 1100, Philadelphia, PA 19103-1605
13539784	+ Ellen Werther, 723 Norristown Rd., Horsham, PA 19044-1107
13494390	+ Firstrust Bank, 1 Walnut Grove Dr., Horsham, PA 19044-2201
13510025	+ JH Portfolio Debt Equities LLC, JD Receivables LLC, P. O. Box 382656, Germantown, TN 38183-2656
13470392	+ Norman Werther and Ellen Werther, c/o MARK R. CUKER, JOSEPH ALAN VENTI, Williams Coker Besezofsky, 1515 Market Street, Suite 1300, Philadelphia, PA 19102-1929
13460650	Steward Financial Svcs, 499 Old Kings Highway, Maple Shade, NJ 08052
13464581	+ Stewart Fin. Svcs., c/o John L. Laskey, Esq., Stark & Stark, 993 Lenox Dr., Lawrenceville, NJ 08648-2389
14283619	+ The Bank of NY Mellon, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13792008	+ The Bank of NY Mellon, c/o Mary F. Kennedy, Esq., 1310 Industrial Blvd., Ste. 101, Southampton, PA 18966-4030

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 10 2022 23:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 10 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Feb 10 2022 23:36:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 10 2022 23:36:00	Internal Revenue Service, 600 Arch Street, Philadelphia, PA 19106-1695
13485904	Email/PDF: ebn_ais@aisinfo.com	Feb 10 2022 23:39:54	American InfoSource LP as agent for, Midland

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13497501	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2022 23:40:01	Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13460646	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2022 23:40:01	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13460648	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 10 2022 23:36:00	Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
13510187	Email/PDF: bncnotices@becket-lee.com	Feb 10 2022 23:40:01	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
13460649	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2022 23:40:01	NCEP, LLC, assignee of UNITED DEBT, HOLDINGS, LLC, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
			Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ellen Werther
cr		Norman Werther
sp		The Cuker Law Firm
13460645		Cap1/neimn
14318318	*	Dept. of the Treasury, IRS, PO Box 7346, Phila., PA 19101-7346
14318033	*+	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
NONE	##+	Deborah Rosen, 1420 Centennial Road, Narberth, PA 19072-1209
acc	##+	Scott H. Kessler, 2543 Kirk Drive, Huntington Calley, PA 19006-5434
13460647	##+	Firsttrust Bank, 1931 Cottman Ave, Philadelphia, PA 19111-3850

TOTAL: 4 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2022 at the address(es) listed below:

Name	Email Address
AARON S APPLEBAUM	on behalf of Defendant Blair Nagin aaron.applebaum@us.dlapiper.com carolyn.fox@us.dlapiper.com
AARON S APPLEBAUM	on behalf of Defendant Blair Rosen aaron.applebaum@us.dlapiper.com carolyn.fox@us.dlapiper.com
ANDREW N. SCHWARTZ	on behalf of Attorney Andrew N. Schwartz Esq. andrew.schwartz@psinet.com

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ANTHONY ST. JOSEPH

on behalf of Creditor Internal Revenue Service anthony.stjoseph@usdoj.gov  
mardella.suarez@usdoj.gov,CaseView.ECF@usdoj.gov

Christopher Markos

on behalf of Plaintiff Terry P. Dershaw cmarkos@wcblegal.com mcuker@wcblegal.com;pkeys@wcblegal.com

Christopher Markos

on behalf of Plaintiff Terry P. Dershaw Trustee cmarkos@wcblegal.com, mcuker@wcblegal.com;pkeys@wcblegal.com

Christopher Markos

on behalf of Trustee TERRY P. DERSHAW cmarkos@wcblegal.com mcuker@wcblegal.com;pkeys@wcblegal.com

Christopher Markos

on behalf of Spec. Counsel Williams Cuker Berezofsky cmarkos@wcblegal.com mcuker@wcblegal.com;pkeys@wcblegal.com

DAMIEN NICHOLAS TANCREDI

on behalf of Defendant Deborah Rosen Damien.Tancredi@flastergreenberg.com damien.tancredi@ecf.inforuptcy.com

DAMIEN NICHOLAS TANCREDI

on behalf of Defendant Craig B Rosen Damien.Tancredi@flastergreenberg.com damien.tancredi@ecf.inforuptcy.com

DAVID B. SMITH

on behalf of Defendant Brent Weinerman dsmith@skhlaw.com b.dr70286@notify.bestcase.com

DAVID B. SMITH

on behalf of Defendant Weinerman Pain & Wellness dsmith@skhlaw.com b.dr70286@notify.bestcase.com

DIMITRI L. KARAPELOU

on behalf of Blake Rosen dkarapelou@karapeloulaw.com dkarapelou@karapeloulaw.com

David B. Smith

on behalf of Defendant Weinerman Pain & Wellness dsmith@smithkanelaw.com

EDWARD J. DIDONATO

on behalf of Plaintiff Terry P. Dershaw Trustee edidonato@foxrothschild.com, brian-oneill-fox-5537@ecf.pacerpro.com

EDWARD J. DIDONATO

on behalf of Plaintiff Terry P. Dershaw edidonato@foxrothschild.com brian-oneill-fox-5537@ecf.pacerpro.com

EDWARD J. DIDONATO

on behalf of Attorney FOX ROTHSCHILD LLP edidonato@foxrothschild.com brian-oneill-fox-5537@ecf.pacerpro.com

EDWARD J. DIDONATO

on behalf of Attorney EDWARD J DIDONATO edidonato@foxrothschild.com brian-oneill-fox-5537@ecf.pacerpro.com

HARRY J. GIACOMETTI

on behalf of Defendant Deborah Rosen harry.giacometti@flastergreenberg.com  
harry.giacometti@ecf.inforuptcy.com;jennifer.vagnozzi@flastergreenberg.com;giacometti.flastergreenberg@gmail.com;jeanne.va  
lentino@flastergreenberg.com

HARRY J. GIACOMETTI

on behalf of Interested Party Deborah Rosen harry.giacometti@flastergreenberg.com  
harry.giacometti@ecf.inforuptcy.com;jennifer.vagnozzi@flastergreenberg.com;giacometti.flastergreenberg@gmail.com;jeanne.va  
lentino@flastergreenberg.com

HARRY J. GIACOMETTI

on behalf of Defendant Craig B Rosen harry.giacometti@flastergreenberg.com  
harry.giacometti@ecf.inforuptcy.com;jennifer.vagnozzi@flastergreenberg.com;giacometti.flastergreenberg@gmail.com;jeanne.va  
lentino@flastergreenberg.com

JASON CHRISTOPHER MANFREY

on behalf of Attorney FOX ROTHSCHILD LLP jmanfrey@foxrothchild.com  
brian-oneill-fox-5537@ecf.pacerpro.com;jdistanislao@foxrothschild.com

JOHN L. LASKEY

on behalf of Creditor Steward Financial Services jlaskey@stark-stark.com jgould@stark-stark.com

KATHERINE M. REINHART

on behalf of Creditor Internal Revenue Service katherine.reinhart@usdoj.gov

KEVIN G. MCDONALD

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT  
2005-25T1) bkgroup@kmlawgroup.com

KEVIN P. CALLAHAN

on behalf of U.S. Trustee United States Trustee kevin.p.callahan@usdoj.gov

MARK R. CUKER

on behalf of Plaintiff Terry P. Dershaw mark@cukerlaw.com pam@cukerlaw.com

MARK R. CUKER

on behalf of Plaintiff Terry P. Dershaw Trustee mark@cukerlaw.com, pam@cukerlaw.com

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MARY F. KENNEDY

on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Trustee mary@javidianlaw.com  
coleen@javidianlaw.com

MARY F. KENNEDY

on behalf of Creditor THE BANK OF NEW YORK MELLON mary@javidianlaw.com coleen@javidianlaw.com

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Lucille.acello@obermayer.com;helen.belair@obermayer.com;coleen.schmidt@obermayer.com;turner.falk@obermayer.com

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MICHAEL P. DONOHUE

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MICHAEL P. DONOHUE

on behalf of Defendant Brent Weinerman mdonohue@smithkanelaw.com donohue01@gmail.com

MICHAEL P. DONOHUE

on behalf of Brent Weinerman mdonohue@smithkanelaw.com donohue01@gmail.com

PETER E. MELTZER

on behalf of Creditor FIRSTRUST BANK bankruptcy@wglaw.com ibernatski@wglaw.com

REBECCA ANN SOLARZ

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT  
2005-25T1) bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

SCOTT F. WATERMAN

on behalf of Defendant Blake Rosen SWaterman@ReadingCh13.com scottfwaterman@gmail.com

TERRY P. DERSHAW

td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

VIVECA D. PARKER

on behalf of Creditor Internal Revenue Service viveca.parker@usdoj.gov genevieve.saylor@usdoj.gov,caseview.ecf@usdoj.gov

TOTAL: 41

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re: ROSEN, CRAIG B.

§  
§  
§  
§

Case No. 15-10435-MDC

Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Terry P. Dershaw, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 10 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 03/09/2022 in Courtroom 2, Robert N.C. Nix, Sr. Federal Courthouse Courthouse, 900 Market Street, Second Floor, Philadelphia, PA 19107. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/09/2022

By: /s/ Terry P Dershaw

Trustee

Terry P. Dershaw  
P.O. Box 556  
Warminster, PA 18974-0632  
(484) 897-0341

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:ROSEN, CRAIG B.

§ Case No. 15-10435-MDC

§

§

§

Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of :* \$ 772,500.00  
*and approved disbursements of:* \$ 468,990.17  
*leaving a balance on hand of<sup>1</sup>:* \$ 303,509.83

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	FIRSTRUST BANK	118,349.36	0.00	0.00	0.00
3	FIRSTRUST BANK	175,268.59	0.00	0.00	0.00
9-1 S	DEPT. OF THE TREASURY	10,735.14	10,735.14	0.00	10,735.14

Total to be paid to secured creditors: \$ 10,735.14  
Remaining balance: \$ 292,774.69

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - TERRY P. DERSHAW, TRUSTEE	41,875.00	24,893.49	16,981.51
Attorney for Trustee Fees - CLERK, U.S. BANKRUPTCY COURT	1,050.00	0.00	1,050.00
Bond Payments - International Sureties	143.91	143.91	0.00
Bond Payments - INTERNATIONAL SURETIES, LTD.	642.14	642.14	0.00
Bond Payments - INTERNATIONAL SURETIES, LTD.	157.60	157.60	0.00

<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Attorney for Trustee Fees (Other Firm) - CUKER LAW FIRM LLC	5,000.00	5,000.00	0.00
Attorney for Trustee Fees (Other Firm) - FOX ROTHSCHILD LLP	101,319.00	101,319.00	0.00
Attorney for Trustee Fees (Other Firm) - FOX ROTHSCHILD LLP	53,309.00	0.00	53,309.00
Attorney for Trustee Fees (Other Firm) - WILLIAMS CUKER BEREZOFKY	290,000.00	290,000.00	0.00
Attorney for Trustee Fees (Other Firm) - KELLY & HERRON, P.C.	4,000.00	4,000.00	0.00
Attorney for Trustee Expenses (Other Firm) - CUKER LAW FIRM LLC	908.80	0.00	908.80
Attorney for Trustee Expenses (Other Firm) - MARK CUKER	0.00	0.00	0.00
Attorney for Trustee Expenses (Other Firm) - CUKER LAW FIRM LLC	604.94	604.94	0.00
Attorney for Trustee Expenses (Other Firm) - FOX ROTHSCHILD LLP	253.37	253.37	0.00
Attorney for Trustee Expenses (Other Firm) - FOX ROTHSCHILD LLP	317.65	0.00	317.65
Attorney for Trustee Expenses (Other Firm) - KELLY & HERRON, P.C.	1,954.66	1,954.66	0.00
Attorney for Trustee Expenses (Other Firm) - WILLIAMS CUKER BEREZOFKY	15,688.50	15,688.50	0.00
Accountant for Trustee Fees (Other Firm) - SCOTT H. KESSLER, C.P.A.	7,975.00	7,975.00	0.00
Accountant for Trustee Expenses (Other Firm) - SCOTT H. KESSLER, C.P.A.	24.51	24.51	0.00

Total to be paid for chapter 7 administrative expenses: \$ 72,566.96  
 Remaining balance: \$ 220,207.73

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
Remaining balance: \$ 220,207.73

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$461,121.41 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
9P	DEPT. OF THE TREASURY	461,121.41	0.00	220,207.73

Total to be paid for priority claims: \$ 220,207.73  
Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$7,630,461.59 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	AMERICAN INFOSOURCE LP AS AGENT FOR	1,620.77	0.00	0.00
4	CAPITAL ONE BANK (USA), N.A.	2,635.51	0.00	0.00
5	JH PORTFOLIO DEBT EQUITIES LLC	3,215.05	0.00	0.00
6	NCEP, LLC, ASSIGNEE OF UNITED DEBT	2,142.35	0.00	0.00
7	CAPITAL ONE BANK (USA), N.A.	6,421.46	0.00	0.00
8	ELLEN WERTHER	7,499,079.00	0.00	0.00
9U	DEPT. OF THE TREASURY	115,347.45	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00



Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$38,721.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
9-1 PENAL TIES	DEPT. OF THE TREASURY	38,721.00	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/ Terry P Dershaw

Trustee

Terry P. Dershaw  
P.O. Box 556  
Warminster, PA 18974-0632  
(484) 897-0341

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.